

Proposed NU Business Name: **SHAZEDA DAIRY FARM**



**Grameen Shakti
Samajik Byabosha Ltd.**

Project identification and prepared by: Md. Anowar Hossain Sorker,
Mohasthan Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROFIKUL ISLAM
Age	:	15-03-1990 27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	01 Brother &1Brother
Address	:	Vill: Mohathans P.O: Mohathans zadughor P.S: Shibgong Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Husband's name	:	MST. SAJADA KHATUN
(iii) Father's name	:	MD. HABIJAR RAHMAN
(iv) GB member's info	:	Branch: Gokul Bogra Centre # 46 (Female), Member ID: 7392/1, Group No: 10 Member since: 10-02-1997(20 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: /-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01765974087
Mother's Contact No.	:	01752251112
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAJADA BEGUM joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAJADA DAIRYFIRM
Location	:	Mohasthans, Shibgong, Bogra.
Total Investment in BDT	:	BDT 258,000/-
Financing	:	Self BDT 208,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 36 ft = 504 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Poltry and Koel Pakhi sales.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from▪ Agreed grace period is 3 months.

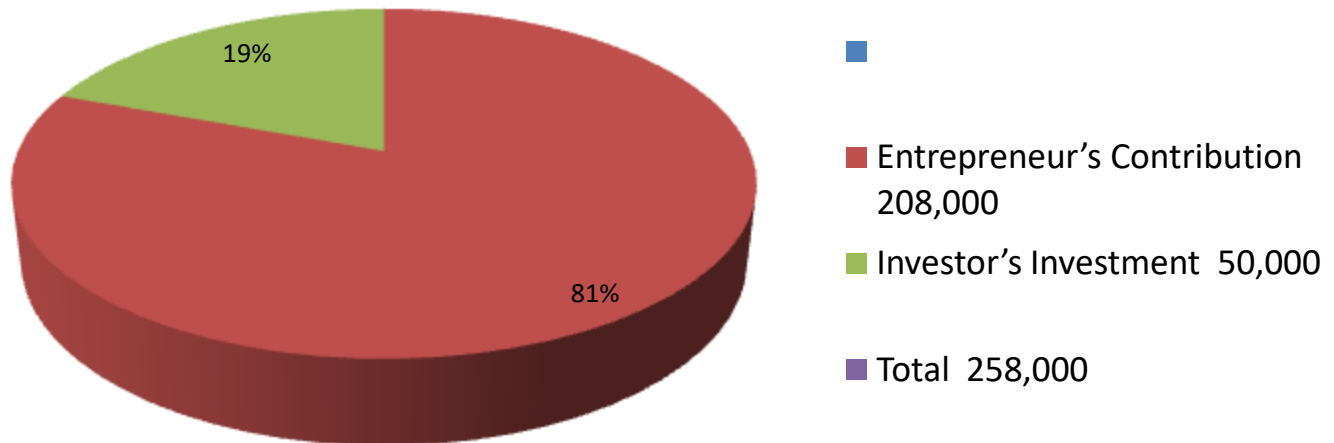
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self) Milk production		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	78,000
			37,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sonali Poltry	2000	60	120,000	0	0	0	120,000
Koel Pakhi	3500	18	63,000	5000	6	30,000	93,000
Feed	10	1950	19,500			20000	39,500
Medicine	1	5500	5,500				5,500
Total	0	0	208,000	0	0	50,000	258,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry sales.	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Poltry sales.	1,000	30,000	360,000	378,000	396,900
Total variable Expense (B)	1,000	30,000	360,000	378,000	396,900
Contribution Margin (CM) [C=(A-B)]	9,000	270,000	3,240,000	3,402,000	3,572,100
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		2000	24,000	24,000	24,000
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		16,300	195,600	195,600	195,600
Net Profit (E) [C-D]		253,700	3,044,400	3,206,400	3,376,500
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	3,044,400	3,206,400	3,376,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		3,024,400	6,210,800
	Total Cash Inflow	3,094,400	6,230,800	9,587,300
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	3,024,400	6,210,800	9,567,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:02
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Akashtara, Bogra shadar
, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

